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Section #

PATENT
Customer No. 22,852
Attorney Docket No. 05793.3077

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Sanjeev CHANDAK et al.) Group Art Unit: 2162
)
Serial No.: 09/996,944) Examiner: Unassigned
)
Filed: November 30, 2001)
)
For: METHODS, SYSTEMS, AND)
ARTICLES OF MANUFACTURE FOR)
MANAGING FINANCIAL ACCOUNTS)
WITH REWARD INCENTIVES)
)

Commissioner for Patents and Trademarks
Washington, DC 20231

Attention: **BOX MISSING PARTS**

Sir:

**RESPONSE TO NOTICE TO FILE
MISSING PARTS OF APPLICATION**

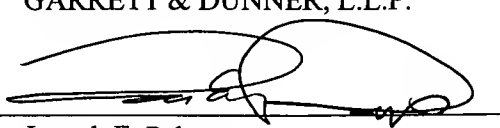
In response to the communication of December 17, 2001, Applicants submit a Declaration/Power of Attorney for filing in this application, the required fee of \$130.00, and a copy of the Notice of Missing Parts.

Please associate the enclosed declaration with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: February 15, 2002

By: 
Joseph E. Palys
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/996,944	11/30/2001	Sanjeev Kumar Chandak	05793.3077

CONFIRMATION NO. 3988

FORMALITIES LETTER



OC000000007202385

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
1300 I Street, N.W.
Washington, DC 20005-3315

Date Mailed: 12/17/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

*A copy of this notice **MUST** be returned with the reply.*

D.W.
Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

02/21/2002 MWOLDR1 00000040 09996944

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